

Proposed NU Business Name: **MAA AUTO PARTS**



Project identification and prepared by: Nurul Islam,
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Project verified by: Md Rofiquil Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASLAM KABIR
Age	:	30-09-1992 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother and 3 Sisters
Address	:	Vill: Borobari P.O: Kachkura, P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. NASIMA AKTER
(iii) Father's name	:	MD. ALAMGIR KABIR
(iv) GB member's info	:	Branch: Dokshinkhan , Centre # 52(Female), Member ID: 4104/2 Group No: 06 Member since: 12-05-1997 (18 Years) First loan:5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Five years experience in running business. He has 1 year hand training from a workshop.
Other Own/Family Sources of Income	:	Father's income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01672-247116
Mother Contact No.	:	01624-659641
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Nasima Akter is a member of Grameen Bank since 18 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA AUTO PARTS
Location	:	Kachkura, Uttarkhan Dhaka
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 2,50,000 (from existing business) 62% Required Investment BDT 1,50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobil, Headlight, Battery, Bearing, Looking glass, Head light bulb, Ring piston, Break etc.▪Motor cycle repairing here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Bongshal, Dhaka.▪Agreed grace period is 4 months.

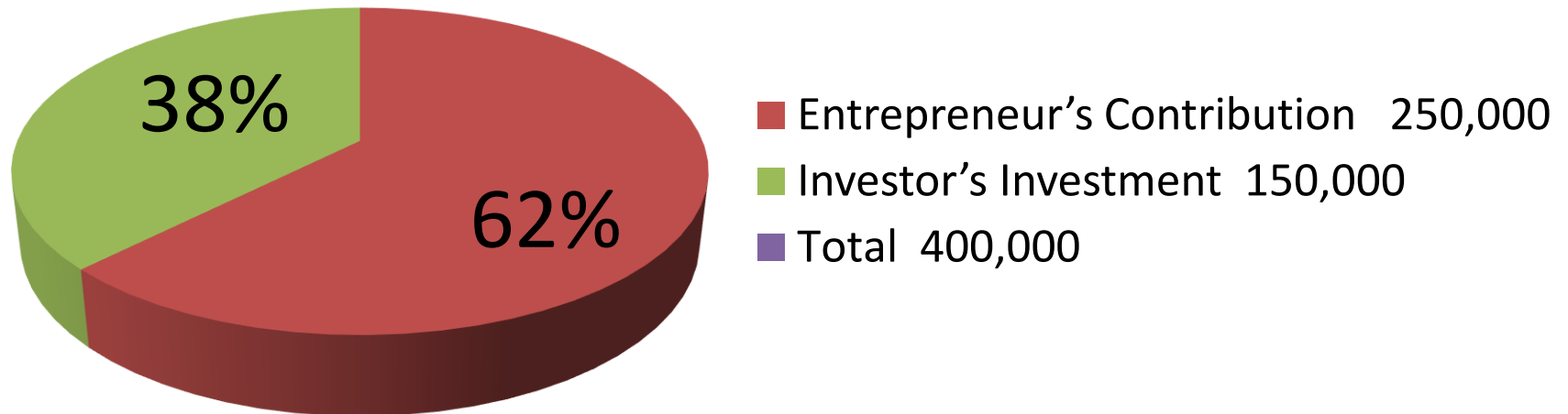
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobil, Headlight, Battery, Bearing, Looking glass, Head light bulb, Ring piston, Break etc	1,500	45,000	540,000
Repairing	500	15,000	180,000
Air push	40	1,200	14,400
Battery charge	100	3,000	36,000
Total Sales (A)	2,140	64,200	770,400
Less. Variable Expense			
Mobil, Headlight, Battery, Bearing, Looking glass, Head light bulb, Ring piston, Break etc	1,200	36,000	432,000
Repairing	100	3,000	36,000
Total variable Expense (B)	1,300	39,000	468,000
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		3,000	36,000
Generator		100	1,200
Mobile Bill		200	2,400
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		200	2,400
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		9,200	110,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil, Headlight, Battery, Bearing, Looking glass, Head light bulb, Ring piston, Break	80,000	75,000	1,55,000
Various Parts	75,000	75,000	1,50,000
Air push Machine	25,000	-	25,000
Battery Charger	20,000	-	20,000
Security	50,000	-	50,000
Total	2,50,000	1,50,000	4,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Mobil, Headlight, Battery, Bearing, Looking glass, Head light bulb, Ring piston, Break etc	2,500	75,000	900,000	945,000	992,250
Repairing	800	24,000	288,000	302,400	317,520
Air push	100	3,000	36,000	37,800	39,690
Battery charge	150	4,500	54,000	56,700	59,535
Total Sales (A)	3,550	106,500	1,278,000	1,341,900	1,408,995
Less. Variable Expense					
Mobil, Headlight, Battery, Bearing, Looking glass, Head light bulb, Ring piston, Break etc	2,000	60,000	720,000	756,000	793,800
Repairing	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	2,200	66,000	792,000	831,600	873,180
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000	510,300	535,815
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		3,000	36,000	38,000	40,000
Generator Bill		100	1,200	1,500	1,800
Mobile bill & SMS Monitoring		450	5,400	6,000	6,500
Transportation		2,500	30,000	32,000	34,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		8,000	96,000	96,000	96,000
Entertainment		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		750	9,000	9,000	9,000
Total Fixed Cost		22,200	266,400	271,300	276,100
Net Profit (E) [C-D]		18,300	219,600	239,000	259,715
Investment Payback			60,000	60,000	60,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	219,600	239,000	259,715
1.3	Depreciation (Non cash item)	9,000	9,000	9,000
1.4	Opening Balance of Cash Surplus		168,600	356,600
	Total Cash Inflow	378,600	416,600	625,315
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	168,600	356,600	565,315

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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FAMILY PICTURE

